



CORPORATION SERVICE COMPANY

Notice of Service of Process

TMM / ALL
Transmittal Number: 6045431
Date Processed: 09/17/2008

Primary Contact: Pamela Hoff
The Travelers Companies, Inc.
385 Washington Street, MC 515A
Saint Paul, MN 55102

Copy of transmittal only provided to: SOP Coordinator

Entity: The Travelers Indemnity Company of Connecticut
Entity ID Number 2317466

Entity Served: The Travelers Indemnity Company of Connecticut

Title of Action: GTECK Inc. vs. The Travelers Indemnity Company of Connecticut

Document(s) Type: Summons/Complaint

Nature of Action: Contract

Court: Hancock Circuit Court, Mississippi

Case Number: 08-0419

Jurisdiction Served: Mississippi

Date Served on CSC: 09/17/2008

Answer or Appearance Due: 30 Days

Originally Served On: CSC

How Served: Personal Service

Plaintiff's Attorney: Gary Yarborough
228-446-0200

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To avoid potential delay, please do not send your response to CSC
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EXHIBIT

"A"

IN THE CIRCUIT COURT OF HANCOCK COUNTY, MISSISSIPPI

GTEK, INC.

PLAINTIFF

VERSUS

CAUSE NO. 08-0419

**THE TRAVELERS INDEMNITY
COMPANY OF CONNECTICUT**

DEFENDANT

SUMMONS

THE STATE OF MISSISSIPPI

TO: The Travelers Indemnity Company of Connecticut
Attn: Charles A. Brewer, agent for service
506 South President Street
Jackson, MS 39201

NOTICE TO DEFENDANT

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT
AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written response to the
Complaint to Gary Yarborough, Jr., the attorney for Plaintiffs, whose post office address
is Post Office Drawer 3567, Bay St. Louis, MS, 39521, and whose street address is 841
Highway 90, Bay St. Louis, MS 39520. Your response must be mailed or delivered
within thirty (30) days from the date of delivery of this Summons and Complaint or a
judgment by default will be entered against you for the money or other things demanded
in the Complaint.

You must also file the original of your response with the Clerk of this Court
within a reasonable time afterward.

August Issued under my hand and the seal of said Court, this 25th day of
2008.



Karen Lander Ruhr
CLERK OF HANCOCK COUNTY, MISSISSIPPI
By: Valarie L. Lander D.C.

PROOF OF SERVICE - SUMMONS

(Name of Person or Entity Served)

I, the undersigned process server, served the summons and complaint upon the person or entity named above in the manner set forth below (process server must check proper space and provide all additional information that is requested and pertinent to the mode of service used):

FIRST CLASS MAIL AND ACKNOWLEDGEMENT SERVICE. By mailing (by first class mail, postage prepaid), on the date stated in the attached Notice, copies to the person served, together with copies of the form of notice and acknowledgement and return envelope, postage prepaid, addressed to the sender (Attach completed acknowledgement of receipt pursuant to M.R.C.P. Form 1B).

PERSONAL SERVICE. I personally delivered copies of the summons and complaint on the _____ day of _____, 20____, to:

, where I found said person(s) in _____ County of the State of Mississippi.

RESIDENCE SERVICE. After exercising reasonable diligence, I was unable to deliver copies of the summons and complaint to _____ within _____ County, Mississippi. I served the summons and complaint on the _____ day of _____, 20____, at the usual place of abode of said _____ by leaving a true copy of the summons and complaint with _____, who is the _____ (husband, wife, son, daughter, etc), a member of the family of the person served above the age of sixteen years and willing to receive the summons and complaint, and thereafter on the _____ day of _____, 20____, I mailed (by first class mail, postage prepaid) copies to the person served at his or her usual place of abode where the copies were left.

CERTIFIED MAIL SERVICE. By mailing to an address outside Mississippi (by first class mail, postage prepaid, requiring a return receipt) copies to the person served. (Attach signed return receipt or other evidence of actual delivery to the person served).

At the time of the service I was at least 18 years of age and not a party to this action.

Fee for service: \$

Process server must list below: (Please print or type)

Name:

Social Security No.

Address:

Telephone No.

STATE OF MISSISSIPPI
COUNTY OF _____

Personally appeared before me the undersigned authority in and for the state and county aforesaid, the within named who being first by me duly sworn states on oath that the matters and facts set forth in the foregoing "Proof of Service-Summons" are true and correct as therein stated.

Process Server (Signature)

Sworn to and subscribed before me this the _____ day of
, 20

Notary Public

My Commission Expires:

IN THE CIRCUIT COURT OF HANCOCK COUNTY, MISSISSIPPI

GTEK, INC.

VERSUS

THE TRAVELERS INDEMNITY
COMPANY OF CONNECTICUT

FILED
AUG 25 2008
KAREN LADNER PUHR
CIRCUIT CLERK
BY

PLAINTIFF

08-0419

DEFENDANT

COMPLAINT
JURY TRIAL REQUESTED

COMES NOW Plaintiff GTEK, Inc., by and through counsel of record, and file this *Complaint* against Defendant The Travelers Indemnity Company of Connecticut (hereinafter "Defendant"), and would show unto the Court the following to wit:

THE PARTIES

1. At all relevant times herein, Plaintiff was a Mississippi resident corporation and property owned by Plaintiff that is the subject of this lawsuit was situated in Hancock County, Mississippi.
2. At all times material herein, Plaintiff owned property located at 399 Highway 90, Bay St. Louis, Mississippi, 39520, and Plaintiff insured such property through an insurance policy with Defendant.
3. Defendant The Travelers Indemnity Company of Connecticut is a corporation organized and existing under the State of Connecticut, with its principal office and place of business located at One Tower Square, Hartford, Connecticut, 06183.
4. Defendant may be served with process by service on its agent for service of process, Charles A. Brewer, 506 South President Street, Jackson, Mississippi, 39201, or by service on the Mississippi Insurance Commissioner, P.O. Box 79, Jackson, Mississippi, 39205-0079, pursuant to Miss. Code Ann. § 83-21-1.

SUBJECT MATTER, PERSONAL JURISDICTION AND VENUE

5. This cause of action arises out of the willful, tortious and wrongful breach by Defendant of non-delegable, express and implied duties owed to Plaintiff under regulations, statutes and common law, and to Plaintiff as an insured under an insurance policy, marketed, underwritten, sold issued and/or delivered in Hancock County, Mississippi, by Defendant and its agents, representatives or employees.

6. Venue in this cause is proper in the Circuit Court of Hancock County, Mississippi, pursuant to Miss. Code. Ann. § 11-11-3. The act and omissions giving rise to Plaintiff's *Complaint* and claim(s) occurred in Hancock County, Mississippi.

SUMMARY OF FACTS

7. On August 29, 2005, Plaintiff GTEK, Inc. owned property located at 399 Highway 90, Bay St. Louis, MS 39520. Plaintiff insured the building and business personal property (collectively the "insured property") at that location through an insurance policy through Defendant. (See Exhibit "1" – Plaintiff's Declaration Page)

8. Plaintiff purchased from Defendant an insurance policy, Policy Number I-680-380H7300-TCT-05 (hereinafter the "Policy"), naming Plaintiff as the insured. Such policy was in full force and effect at the time of August 29, 2005. Such policy insured Plaintiff's building for \$441,503, business personal property for \$220,751, along with other certain coverage extensions.

9. Plaintiff's Policy also provides for replacement cost coverage.

10. The Policy clearly provides for coverage for all of Plaintiff's losses caused directly or indirectly by a "Windstorm", such as Hurricane Katrina.

11. Specifically, the Policy includes a "WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE" endorsement, Endorsement MP T1 75 12 96, which clearly "CHANGES THE

POLICY" to provide coverage for all of Plaintiff's losses "caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage."

12. No exclusion in the Policy is enforceable to exclude coverage for a direct physical loss caused by a windstorm, such as Hurricane Katrina.

13. Specifically, the Policy's "WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE" changes the Policy to render any "water" exclusion unenforceable as pertains to loss(es) or damage occurring during a "Windstorm," such as Hurricane Katrina.

14. Before issuing the Policy to Plaintiff, Defendant failed to resolve ambiguities in the Policy.

15. Actual cash value is not defined in Plaintiff's Policy.

16. Defendant failed to resolve ambiguities in Plaintiff's Policy's loss settlement provision. Particularly, Defendant did not define "actual cash value" in the Policy.

17. Due to ambiguities in Plaintiff's Policy, at all times on and before August 29, 2005, Plaintiff's Policy covered Plaintiff's insured property for all direct physical losses caused by windstorms, such as a hurricane.

18. Due to ambiguities in Plaintiff's Policy, Plaintiff is owed benefits for any losses caused by a hurricane equal to the replacement cost of those losses.

19. Due to ambiguities in Plaintiff's Policy, Plaintiff's Policy provides coverage for all direct physical loss caused directly or indirectly by wind and hail to the insured property.

20. Plaintiff's Policy provides coverage for all loss(es) proximately and/or efficiently caused to Plaintiff's insured property directly or indirectly by windstorms, such as hurricanes,

including, but not limited to losses caused by objects driven by hurricanes, losses caused by water, wind and flood, and losses caused by wind blown objects and water borne debris.

21. Plaintiff paid all premiums due under the Policy.
22. Plaintiff complied with all terms and conditions of the Policy.
23. On or around August 29, 2005, Hurricane Katrina caused a direct physical loss to Plaintiff's insured property. Such damages to Plaintiff's insured property were caused solely by wind and/or wind driven rain, and occurred in the absence and/or independent of water.
24. After Hurricane Katrina caused such damages to Plaintiff's insured property, Plaintiff promptly made a claim for benefits under the Policy through Defendant.
25. Defendant failed to adequately, promptly, fully, fairly, and thoroughly investigate Plaintiff's insurance claim.
26. Defendant negligently, grossly negligently, intentionally, willfully, and/or with reckless disregard for Plaintiff's rights, relied on unenforceable exclusions to deny Plaintiff's Hurricane Katrina claim.
27. Defendant denied Plaintiff's insurance claim. At all times since Hurricane Katrina, Defendant had no arguable and/or reasonable basis to deny Plaintiff's insurance claim.
28. Defendant has withheld payment of Plaintiff's valid insurance claim at all times since Plaintiff's made such claim.

COUNT # 1

BREACH OF CONTRACT AGAINST DEFENDANT

29. Plaintiff hereby incorporates by reference each and every allegation set forth in the *Complaint* as if completely restated herein.

Following table 1 illustrates the relationship between the ON/OFF conditions of the ON/OFF control signals VB1 to VB3 and switches SW1 to SW3 and the setting capacitance value of the variable capacitance circuit 100.

Table 1:

VB1 to VB3	SW1	SW2	SW3	Connection Capacitance	Total Capacitance
111	OFF	OFF	OFF	None	0
110	OFF	OFF	ON	C1	C0
101	OFF	ON	OFF	C2	2C0
100	OFF	ON	ON	C1, C2	3C0
011	ON	OFF	OFF	C3	4C0
010	ON	OFF	ON	C1, C3	5C0
001	ON	ON	OFF	C2, C3	6C0
000	ON	ON	ON	C1, C2, C3	7C0

Fig. 3 illustrates a practical example of the PLL circuit including the VCO capable of adjusting the oscillation frequency to which the present invention is applied. In Fig. 3, a reference numeral 10 designates the VCO (Voltage Controlled Oscillation circuit) in the structure illustrated in Fig. 1. A reference numeral 20 designates a frequency comparing circuit for comparing the frequency of the frequency-divided signal divided for the oscillation signal ϕ_0 of VCO 10 via a frequency dividing circuit 80 with that of the reference oscillation signal ϕ_{ref} from the reference oscillation circuit such as a crystal-controlled oscillation circuit not illustrated and then outputting a voltage depending on the frequency

difference. A reference numeral 30 designates a charge pump which operates depending on an output of the frequency comparing circuit 20. A reference numeral 40 designates a loop filter. A capacitance element of the loop filter 40 is charged up or discharged with the charge pump 30. Thereby, the oscillation control voltage V_{tune} of the VCO 10 is generated and is then supplied to the VCO. Accordingly, the VCO 10 is oscillated in the predetermined frequency through the PLL loop formed as described above.

In the above embodiment, a frequency-dividing circuit for dividing the oscillation signal ϕ_0 of the VCO 10 is provided to feed back the signal obtained by dividing ϕ_0 to the frequency comparing circuit 20. Thereby, it is no longer required to use the oscillation circuit of higher frequency to obtain the reference oscillation signal ϕ_{ref} and the cost may be reduced by using a low price vibrator of lower frequency. However, it is also possible to feed back in direct the oscillation signal ϕ_0 of the VCO 10 to the frequency comparing circuit 20.

The PLL circuit of this embodiment is provided, as illustrated in Fig. 3, with a voltage comparing circuit 50 for comparing the oscillation control voltage V_{tune} outputted from the loop filter 40 with the reference voltage V_{ref} such as 1.3V, a frequency adjusting circuit 60 for outputting the control signals

VB1 to VB3 of the capacitance switches SW1 to SW3 of the VCO10 based on an output of the voltage comparing circuit 50, a switch SW0 for transferring an output of the voltage comparing circuit 50 to the frequency adjusting circuit 60 or cutting off this output, and an adjustment control circuit 70 for adjusting the oscillation frequency of the PLL loop by controlling operation of the switch SW0 and frequency adjusting circuit 60. Moreover, the frequency adjusting circuit 60 is also provided with a register REG for holding the setting condition of the VCO 10. The reference voltage Vref may be given, for example, from a constant voltage generating circuit such as the well-known band-gap circuit.

Next, the oscillation frequency adjusting procedure by the adjustment control circuit 70 will be described. Fig. 4 illustrates the flow of oscillation frequency adjusting procedure.

After the power source voltage is fed, automatic adjustment of oscillation frequency of the VCO is started in the predetermined timing. In this case, the PLL is set to the frequency of the design value with which the VCO 10 oscillates with the reference voltage Vref. Therefore the VCO starts the oscillation and the PLL enters the lock-up condition. The reference voltage Vref is equal to the design typical value of the VCO control voltage when the frequency range "100"

is selected. In this case, the register REG is set to the intermediate value "100" of the frequency range of the PLL loop by the adjustment control circuit 70, the switches SW2 and SW3 in the VCO 10 are turned ON, and the oscillating operation is started under the condition that the capacitances C2 and C3 are connected.

Subsequently, the frequency gradually rises. When the frequency divided from that of the oscillation signal ϕ_0 of the VCO 10 is matched with the frequency of the reference oscillation signal ϕ_{ref} , the PLL loop is stabilized.

The frequency adjustment circuit 70 turns ON the switch SW0 in the timing that the PLL loop is stabilized. Thereby, an output of the voltage comparing circuit 50 for comparing the control voltage V_{tune} supplied to the VCO 10 from the loop filter 40 with the reference voltage V_{ref} is supplied to the frequency adjustment circuit 60 to determine the most significant bit of the register REG depending on the voltage of the voltage comparing circuit 50. In more practical, since the oscillation frequency range of the VCO is lower than the design value when an output of the voltage comparing circuit 50 is in the high level, namely when the output voltage V_{tune} of the loop filter 40 is higher than the reference voltage V_{ref} , the most significant bit is determined to "1" in order to adjust the oscillation frequency range up to the higher range. Moreover, when an output of

the voltage comparing circuit 50 is in the low level, namely when the output voltage V_{TUNE} of the loop filter 40 is lower than the reference voltage V_{REF} , the most significant bit is determined to "0" in order to adjust the oscillation frequency range up to the lower range.

Next, the adjustment control circuit 70 sets the second bit of the register REG within the frequency adjusting circuit 60 to "1" or "0" to switch the capacitance value of the variable capacitance circuit 100 within the VCO 10. Thereby, the frequency range of the VCO 10 varies depending on such capacitance value and the output voltage V_{TUNE} of the loop filter 40 changes. The frequency adjusting circuit 70 determines the second bit of the register REG from an output of the voltage comparing circuit 50 in the timing that the oscillation frequency is stabilized after the switching of frequency range. In more practical, when the output of the voltage comparing circuit 50 is in the high level, namely when the output voltage of the loop filter 40 is higher than the reference voltage V_{REF} , the second bit is determined to "1". Moreover, when the output of the voltage comparing circuit 50 is in the low level, namely when the output voltage V_{TUNE} of the loop filter 40 is lower than the reference voltage V_{REF} , the second bit is determined to "0".

Subsequently, the adjustment control circuit 70 sets the third bit of the register REG to "1" or "0"

to switch the capacitance value of the variable capacitance value 100 in the VCO 10. After the frequency range of the VCO 10 changes depending on the capacitance value and the output voltage V_{tune} of the loop filter changes, the third bit (least significant bit) of the register REG is determined from the output of the voltage comparing circuit 50. According to this embodiment, as described above, the value to be set to the register REG can be determined with the comparing operation of the voltage comparing circuit 50 and the oscillation frequency range of the PLL circuit can be set, with this determination, to cover the desired frequency range.

In addition, when all bits of the register REG in the frequency adjustment circuit 60 are determined, the frequency adjustment circuit 70 turns OFF the switch SW0 to complete the frequency adjustment process by cutting off the output of the comparing circuit 50. As described above, variation of oscillation frequency due to the change of value of the register REG during the normal operation can be prevented by turning OFF the switch SW0. Moreover, the switch SW0 is not provided between the voltage comparing circuit 50 and the frequency adjustment circuit 60 but can be provided between the loop filter 40 and voltage comparing circuit 50. However, by providing the switch SW0 between the voltage comparing circuit 50 and the frequency

adjustment circuit 60, the frequency changes due to change of the capacitance value of the loop filter 40 when the switch is turned ON and OFF is prevented.

Next, an example of the system where the PLL circuit of the embodiment described above is applied will be described below.

Fig. 5 is a block diagram illustrating an example of structure of the semiconductor integrated circuit for communication with a radio tag having the radio communication function and the radio communication system utilizing the same semiconductor integrated circuit.

In Fig. 5, 400 designates a semiconductor chip called a radio tag; 210, 220, antenna for transmission and reception of radio signal; 300, a semiconductor integrated circuit for communication with the radio tag via the antennas 210, 220; 230, a high frequency power amplifying circuit for amplifying the transmitting signal outputted from the semiconductor integrated circuit for communication 300 (hereinafter, referred to as a power amplifier); 240, a circulator for transmitting the transmitting signal to an antenna terminal 220 from the power amplifier 230 or transmitting the signal received by the antenna terminal 220 to a receiving input terminal RX.

A controller consisting of the semiconductor integrated circuit for communication 300, power

amplifier 230 and a microprocessor, not illustrated, for controlling the semiconductor integrated circuit for communication 300 is formed as a module actually mounted on one printed circuit board. The power of transmitting signal outputted from the semiconductor integrated circuit for communication 300 is about 10 mW. Therefore, the power amplifier 230 may be eliminated for the system which can cover the communication range with such small power or for the chip which can receive a signal from the radio tag 400 as the communication partner having comparatively small output power.

The radio tag 400 comprises a power supply circuit which receives an AC signal outputted from the semiconductor integrated circuit for communication 300 with the antenna 210 and generates an internal DC power source by rectifying the AC signal with a diode bridge or the like, a receiving circuit for generating an operation clock signal by detecting the AM-modulated receiving signal, a built-in ROM storing the predetermined data such as ROM code, a transmitting circuit for transmitting the AM-modulated data read from the built-in ROM, and a logic circuit for executing the control to read the data from the built-in ROM depending on the request from the external side and also executing the predetermined arithmetic processes. The radio tag 400 is configured to be operated with the power in the



One Tower Square, Hartford, Connecticut 06183

COMMON POLICY DECLARATIONS

MANUFACTURERS PAC PLUS
BUSINESS:MANUFACTURERPOLICY NO.: I-680-380H7300-TCT-05
ISSUE DATE: 06-28-05

INSURING COMPANY:

THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT

1. NAMED INSURED AND MAILING ADDRESS:

GTEK, INC.
P. O. BOX 2310

BAY SAINT LOUIS MS 39520

2. POLICY PERIOD: From 08-13-05 to 08-13-06 12:01 A.M. Standard Time at your mailing address.

3. DESCRIPTION OF PREMISES:

PREM. LOC. NO.	BLDG. NO.	OCCUPANCY	ADDRESS (same as Mailing Address unless specified otherwise)
01	01	MANUFACTURER	399 HIGHWAY 90 BAY SAINT LOUIS MS 39520

4. COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING COMPANIES

COVERAGE PARTS and SUPPLEMENTS Businessowners Coverage Part	INSURING COMPANY TCT
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5. The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorsements for which symbol numbers are attached on a separate listing.

6. SUPPLEMENTAL POLICIES: Each of the following is a separate policy containing its complete provisions.

POLICY	POLICY NUMBER	INSURING COMPANY
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DIRECT BILL

7. PREMIUM SUMMARY:

SUBJECT TO AUDIT

Provisional Premium	\$ 1,821.00
Due at Inception	\$
Due at Each	\$

NAME AND ADDRESS OF AGENT OR BROKER

COUNTERSIGNED BY

Authorized Representative

DATE: 06-28-05

FOX-EVERETT INC 12260 INTRAPLEX PARKWAY GULFPORT IL TO 19 02 05 (Page 1 of 01) Office: ELMIRA NY SRV CTR DOWN	XY210 MS 39503
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One Tower Square, Hartford, Connecticut 06183

BUSINESS OWNERS COVERAGE PART DECLARATIONS

MANUFACTURERS PAC PLUS

POLICY NO.: I-680-380H7300-TCT-05
ISSUE DATE: 06-28-05

INSURING COMPANY:

THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT

POLICY PERIOD:

From 08-13-05 to 08-13-06 12:01 A.M. Standard Time at your mailing address

FORM OF BUSINESS: CORPORATION

COVERAGE AND LIMITS OF INSURANCE: Insurance applies only to an item for which a "limit" or the word "included" is shown.

OCCURRENCE FORM

COMMERCIAL GENERAL LIABILITY COVERAGE

	LIMITS OF INSURANCE
General Aggregate (except Products-Completed Operations Limit)	\$ 2,000,000
Products-Completed Operations Aggregate Limit	\$ 2,000,000
Personal and Advertising Injury Limit	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Damage to Premises Rented to You	\$ 300,000
Medical Payments Limit (any one person)	\$ 5,000

BUSINESS OWNERS PROPERTY COVERAGE

DEDUCTIBLE AMOUNT: Businessowners Property Coverage: \$ 1,000 per occurrence.
Building Glass: \$ 250 per occurrence.BUSINESS INCOME/EXTRA EXPENSE LIMIT: Actual loss up to 12 consecutive months,
subject to a maximum limit of \$ 5,368

Period of Restoration-Time Period: Immediately

ADDITIONAL COVERAGE:

Fine Arts: \$ 25,000

Other additional coverages apply and may be changed by an endorsement. Please
read the policy.

SPECIAL PROVISIONS:

COMMERCIAL GENERAL LIABILITY COVERAGE
IS SUBJECT TO A GENERAL AGGREGATE LIMIT

BUSINESS OWNERS PROPERTY COVERAGE

PREMISES LOCATION NO.: 01

BUILDING NO.: 01

COVERAGE BUILDING *Replacement Cost	LIMIT OF INSURANCE \$ 441,503	VALUATION RC*	COINSURANCE N/A	INFLATION GUARD 0.0%
BUSINESS PERSONAL PROPERTY *Replacement Cost	\$ 220,751	RC*	N/A	0.0%
COVERAGE EXTENSIONS:				
Accounts Receivable	\$ 25,000			
Valuable Papers	\$ 25,000			

Other coverage extensions apply and may be changed by an endorsement. Please read the policy.



POLICY NUMBER: I-680-380H7300-TCT-05
 EFFECTIVE DATE: 08-13-05
 ISSUE DATE: 06-28-05

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS BY LINE OF BUSINESS.

IL T0 19 02 05	COMMON POLICY DEC
MP T0 01 02 05	BUSINESS OWNERS COVERAGE PART DECS
IL T8 01 01 01	FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS
IL T3 15 02 04	COMMON POLICY CONDITIONS

BUSINESS OWNERS

MP T1 30 02 05	TBL OF CONT-BUSINESS OWNERS COV-DELUXE
MP T1 02 02 05	BUSINESS OWNERS PROPERTY COV-SPEC FORM
MP T1 59 02 05	AMENDATORY PROVISIONS-MANUFACTURERS
MP T1 75 12 96	WINDSTORM OR HAIL PERCENTAGE DED
MP T3 07 03 97	PROTECTIVE SAFEGUARDS-SPRINK&RESTAURANT
MP T3 25 10 04	TERRORISM RISK INS ACT OF 2002 NOTICE
MP T3 41 02 05	THEFT OF MONEY AND SECURITIES LIMITATION

COMMERCIAL GENERAL LIABILITY

CG T0 07 03 96	DECLARATIONS PREMIUM SCHEDULE
CG T0 34 11 03	TABLE OF CONTENTS
CG 00 01 10 01	COMMERCIAL GENERAL LIABILITY COV FORM
CG D2 55 11 03	AMENDMENT OF COVERAGE - POLLUTION
CG D3 09 11 03	AMEND ENDT-PRODUCTS-COMPLETED OPR HAZARD
CG 21 70 11 02	CAP ON LOSSES CERTIFIED ACTS TERRORISM
CG D0 37 01 04	OTHER INSURANCE-ADDITIONAL INSUREDS
CG D2 34 11 03	WEB XTEND - LIABILITY
MP T1 25 11 03	HIRED AUTO AND NON-OWNED AUTO LIAB
CG D2 56 11 03	AMENDMENT OF COVERAGE
CG D2 88 11 03	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG D3 26 01 04	EXCLUSION-UNSOLOICITED COMMUNICATIONS
CG D1 42 01 99	EXCLUSION-DISCRIMINATION
CG D2 42 01 02	EXCLUSION WAR
CG T3 23 07 02	EXCL-AIRCRAFT PRODUCTS AND GROUNDING
CG T4 78 02 90	EXCLUSION-ASBESTOS
CG T5 37 09 89	EXCL-COMPUTER SOFTWARE ERRORS/OMISSIONS
CG T3 33 11 03	LIMIT WHEN TWO OR MORE POLICIES APPLY

INTERLINE ENDORSEMENTS

IL 00 21 07 02	NUCLEAR ENERGY LIAB EXCL END-BROAD FORM
IL 02 82 04 98	MS CHANGES-CANCELLATION AND NONRENEWAL
IL 09 52 11 02	CAP LOSSES-CERTIFIED ACTS OF TERRORISM